

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ANDREW JOSEPH FORNAL
MARYLEE FORNAL
Debtor(s)

Case No. 15-10227TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/02/2015.
- 2) The plan was confirmed on 05/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/19/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/17/2016.
- 5) The case was dismissed on 01/09/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,772.46.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,950.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$10,950.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,175.06
Court Costs	\$0.00
Trustee Expenses & Compensation	\$402.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,577.64**

Attorney fees paid and disclosed by debtor: \$420.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEFICIAL CDC/BENEFICIAL MORI	Secured	79,090.64	0.00	0.00	0.00	0.00
BENEFICIAL CDC/BENEFICIAL MORI	Secured	0.00	0.00	0.00	0.00	0.00
BLI RENTALS LLC	Unsecured	NA	6,577.68	6,577.68	0.00	0.00
CACH LLC(*)	Unsecured	4,198.65	4,198.65	4,198.65	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	578.00	578.41	578.41	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	340.00	375.00	375.00	0.00	0.00
CITIBANK NA(*)	Unsecured	840.00	NA	NA	0.00	0.00
COMMUNITY BANK NA**	Unsecured	0.00	0.00	0.00	0.00	0.00
COMMUNITY BANK NA**	Secured	9,336.00	0.00	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	58,701.11	58,701.11	0.00	4,681.34	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	0.00	0.00	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	0.00	5,631.12	5,631.12	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	20,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	333.00	333.27	333.27	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	4,923.00	5,021.82	492.50	492.50	204.61
MCA FIXED PAYMENT LLC	Unsecured	4,844.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,065.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O DEF	Unsecured	10,083.00	10,078.43	10,078.43	0.00	0.00
NORTH AND SOUTH SHENANGO JOI	Unsecured	385.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISC CO(*)	Unsecured	2,487.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Priority	945.00	NA	945.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,754.71	2,177.74	2,177.74	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	576.97	576.97	0.00	0.00
PA STATE EMPLOYEES CU	Secured	13,836.00	13,836.33	13,836.33	1,412.38	581.53
PINNACLE CREDIT SERVICES LLC	Unsecured	637.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	584.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,206.00	1,206.09	1,206.09	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,055.00	1,055.07	1,055.07	0.00	0.00
SEVENTH AVENUE	Unsecured	51.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	104.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	302.90	302.90	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Secured	3,463.00	3,360.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$4,681.34	\$0.00
Mortgage Arrearage	\$5,631.12	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,328.83	\$1,904.88	\$786.14
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,959.95	\$6,586.22	\$786.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,122.74	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,122.74	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,282.47	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,577.64</u>	
Disbursements to Creditors	<u>\$7,372.36</u>	
TOTAL DISBURSEMENTS :		<u>\$10,950.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.